

SECURITY MUTUAL GROUP



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FACT FINDER: HOMEOWNERS AND ULTRASECURITY PROGRAMS – Page One

Name: _____
Address: _____ County: _____

Ineligible Exposures: Underground Fuel Tank, Asbestos Siding, trampolines, prohibited dogs, Day Care with greater than three children (see nonstandard program)

Primary or Seasonal/Secondary? _____ Flat Roof? _____ Attached? _____

For ULTRA: needs to be a primary, with a peaked roof, not attached, 1-2 families

Construction: Frame or Masonry? _____ Number of Families: _____

Feet from Fire Hydrant: _____ Miles from Fire Department _____

Year of Construction: _____

(10% credit for homes 1-10 years old, 5% credit for homes 11-20 years old)

Year of full renovations; Roof: _____ Furnace: _____ Plumbing: _____ Electrical: _____

*For ULTRA, roof needs to be 25 years old or newer, home needs to be 40 years or newer **OR** fully renovated within the last 40 years.*

(10% superior home credit can be added to either program if the home is insured to 90% of its replacement cost and is fully renovated within the last 20 years. Available on secondary homes with support)

Deductible? _____ \$250-10,000 Nonsmoker? _____ **(10% credit)**

Valuation: Replacement Cost or Actual Cash Value _____

(Complete a Replacement Cost Estimator. To qualify for replacement cost valuation, the market value or assessed value of the home needs to be at least 32% of the replacement cost)

Have any policies been cancelled or nonrenewed within the last three years? _____

Have there been any losses within the last 5 years? _____ (no losses within five years for ULTRA)

Date: _____ Amount paid: _____ what was damaged/repaired: _____

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Wood Stove? Coal Stove? Pellet Stove? Other? _____ Complete a Solid Fuel Questionnaire

Animals or Pets? _____ Breed? _____ Complete a Dog Questionnaire

Swimming Pool? _____ In ground needs fence with locking gate, above ground needs locking ladder or locking gate to prevent access while the pool is not in use.

Trampoline? _____ Complete a Trampoline Questionnaire, if not eligible, sign an exclusion

Alarms? (2-10% credits are available) _____ Dead bolts? _____

Storm/Hurricane Shutters? _____ Hurricane Resistant Glass? _____

Purchase Date: _____ Purchase Price: _____

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FACT FINDER: STANDARD HOMEOWNERS AND ULTRASEcurity PROGRAMS – Page Two

Review the differences and underwriting guidelines for the ML-1, ML-2, ML-3, & ML-5 forms.

Should the following endorsements be added? Refer to Manual for complete list of available options.

- ML-10 Farmers Comprehensive Personal Liability
- ML-16 Comparable Value Homeowners Endorsement
- ML-17 Theft of Building Materials – Builders Risk Only
- ML-23 Additional Household Member Coverage
- ML-24A Residence Special Loss Settlement – underwriting guidelines apply
- ML-29 Assisted Living Care Facility Resident Coverage
- ML-35 (condo) or ML-50 (homeowners association) Loss Assessment
- ML-40 Structures Rented to Others on the same premises
- ML-41 Additional Insured
- ML-42 Incidental Office, Day Care, Music Lessons
- ML-46 Personal Injury
- ML-48 Additional Coverage for Related Private Structures
- ML-54 Earthquake Coverage
- *Replacement Cost Coverage on Contents (included with ML-5)
- ML-61 Scheduled Personal Property
- ML-64H or ML-65H Higher Limit of Liability on Certain Property
- ML-72 Added Water Damage Coverage
- ML-75 Watercraft Liability
- ML-82 Golf Cart Liability
- ML-89 Private Structures away from premises
- ML-147, 148, 150, 150A, SMIC-ML-150C Increased, Extra, Plus Coverages *SMIC-ML-150B
- ML-187 Extended Theft (For use with T forms)
- *ML-243 Inflation Guard @ 1% per quarter
- ML-342 Underground Utility Line
- ML-375 Siding and/or Roofing Matching Coverage
- Additional Residence Occupied by Insured
- Rental of Residence – up to three months per year
- MR-51 Boats – Property Damage
- MR-61A Computer Coverage

*Included in UltraSecurity Program

Discuss the need for an Umbrella Policy, Inland Marine, other policies.

Loyal Security Mutual customers receive a 5% renewal credit after their first year.

**Request a quote from Quotes@SecurityMutual.com or,
download Security Raters from our Website: www.securitymutual.com**